

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Britney N Peer  
 Debtor

Case No. 15-17605-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 16

Date Rcvd: Jan 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2016.

db +Britney N Peer, 13 Mallon Ave, Marcus Hook, PA 19061-4718  
 13619515 +A-1 Collection Agency, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706  
 13619516 +Bryn Mawr Hospital, POB 8500-4950, Phila, Pennsylvania 19178-0001  
 13619517 +Commonwealth of PA Dept of Labor & Indus, Attn: UI Payment Services, POB 67503, Harrisburg, PA 17106-7503  
 13619520 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 13628006 +Franklin Mint FCU, c/o Klehr Harrison Harvey, Branzburg LLP, Corinne Samler Brennan, Esq., 1835 Market St., Ste. 1400, Phila., PA 19103-2945  
 13628005 +Franklin Mint FCU, c/o Klehr Harrison Harvey Branzburg LLP, Jeffrey Kurtzman, Esq., 1835 Market St., Ste. 1400, Phila., PA 19103-2945  
 13619522 +HAN Emergency Phys, POB 13973, Philadelphia, Pennsylvania 19101-3973  
 13619523 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr EDI: BTPDERSHAW.COM Jan 23 2016 01:38:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632

smg E-mail/Text: bankruptcy@phila.gov Jan 23 2016 01:46:05 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2016 01:44:34 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 23 2016 01:45:29 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13619518 +E-mail/Text: christine.delrossi@crozer.org Jan 23 2016 01:45:24 Crozer Keystone, POB 8500-5205, Philadelphia, Pennsylvania 19178-0001

13619519 +EDI: USBANKARS.COM Jan 23 2016 01:38:00 Elan Fin Ser, Po Box 108, St Louis, MO 63166-0108

13619521 +E-mail/Text: joep@fmfcu.org Jan 23 2016 01:43:53 Franklin Mint Fcu Il, 1974 Sproul Rd Ste 300, Broomall, PA 19008-3490

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13619578\* +A-1 Collection Agency, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706  
 13619579\* +Bryn Mawr Hospital, POB 8500-4950, Phila, Pennsylvania 19178-0001  
 13619580\* +Commonwealth of PA Dept of Labor & Indus, Attn: UI Payment Services, POB 67503, Harrisburg, PA 17106-7503  
 13619581\* +Crozer Keystone, POB 8500-5205, Philadelphia, Pennsylvania 19178-0001  
 13619582\* +Elan Fin Ser, Po Box 108, St Louis, MO 63166-0108  
 13619583\* +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 13619584\* +Franklin Mint Fcu Il, 1974 Sproul Rd Ste 300, Broomall, PA 19008-3490  
 13619585\* +HAN Emergency Phys, POB 13973, Philadelphia, Pennsylvania 19101-3973  
 13619586\* +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2016 at the address(es) listed below:

CORINNE SAMLER BRENNAN on behalf of Creditor Franklin Mint Federal Credit Union  
 cbrennan@klehr.com  
 JEFFREY KURTZMAN on behalf of Creditor Franklin Mint Federal Credit Union jkurtzma@klehr.com  
 LAWRENCE S. RUBIN on behalf of Debtor Britney N Peer echo@pennlawyer.com,  
 foxtrot@pennlawyer.com  
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Britney N Peer</b>	Social Security number or ITIN	<b>xxx-xx-4287</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-17605-amc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Britney N Peer

1/21/16

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**